

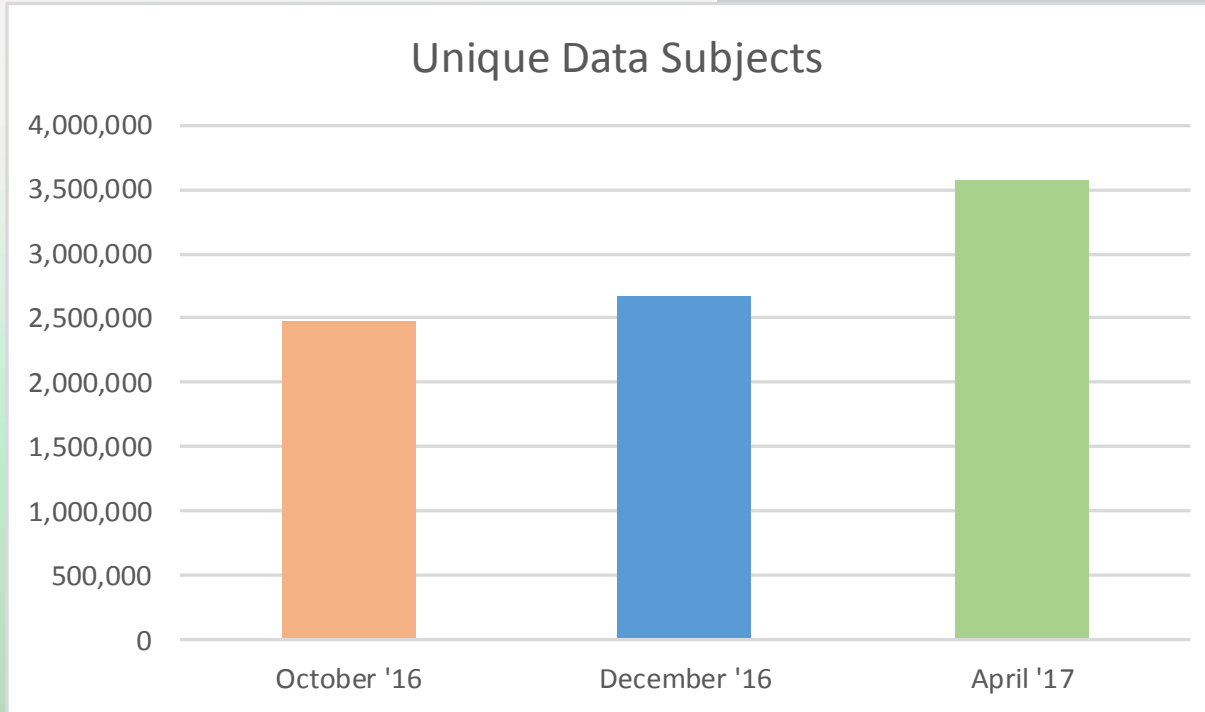


# Philippine National Retail Credit Exposure

Market report  
based on CIC data

## Summary of Data in Production: (as of April.2017)

Unique Individuals	Unique Companies
3,573,692	9,901



From the  
CIC data

## Summary of Data in Production: (as of April 2017)

### Breakdown of Contract Data:

December 2016	Credit Cards	Installments	Biz Loans
	5,511,715	608,343	59,304
April 2017	Credit Cards	Installments	Biz Loans
	7,550,034	853,644	98,353

Total Contracts in CIC Database	
December 2016	6,179,362
April 2017	8,502,031

From the  
CIC data

## Breakdown of Multiple Contracts per Individual: as of April 2017

No. Of Contracts	Subjects	Percentage
1	1,694,519	48.1%
2	808,585	30.6%
3	383,761	14.5%
4	212,953	8.1%
5	134,929	5.1%
6	88,667	3.4%
7	58,076	2.2%
8	39,127	1.5%
9	27,545	1.0%
10	19,473	0.7%
>10	55,121	2.1%

From the  
CIC data

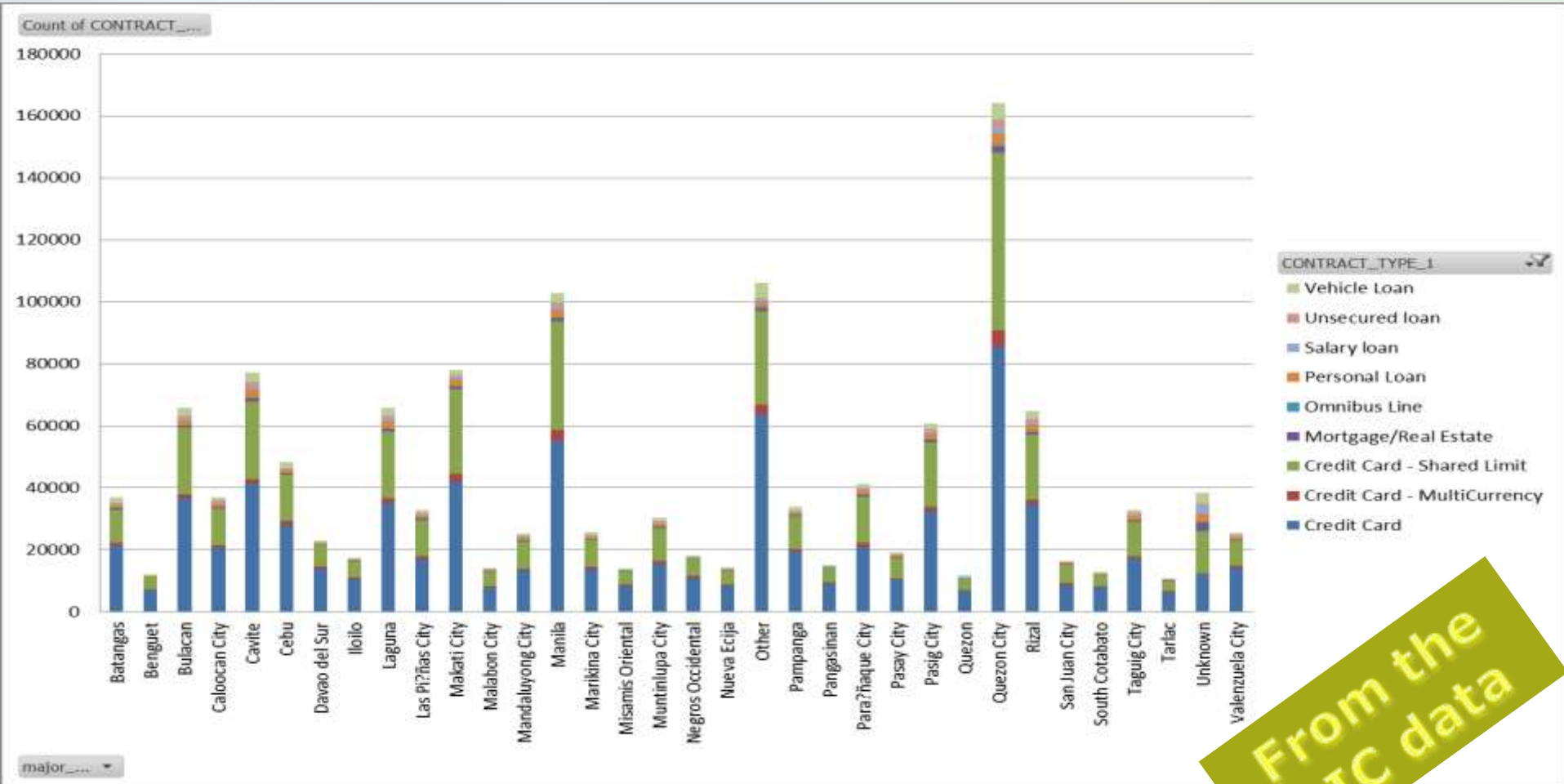
# Summary of Data in Production: (as of April 2017)

## Type of Contracts

Product Type	Records	% of Data base
Credit Cards	3,757,791	44%
Credit Cards – Shared Limit	3,572,352	42%
Vehicle Loan	294,988	3%
Credit Card – Multi	229,412	3%
Personal Loan	190,767	2%
Unsecured Loan	95,219	1%
Mortgage/Real Estate	67,845	1%
Omnibus Line	61,676	1%
Salary Loan	52,808	1%

From the  
CIC data

# Geography / Type of contract



From the  
CIC data

# Geography / total outstanding

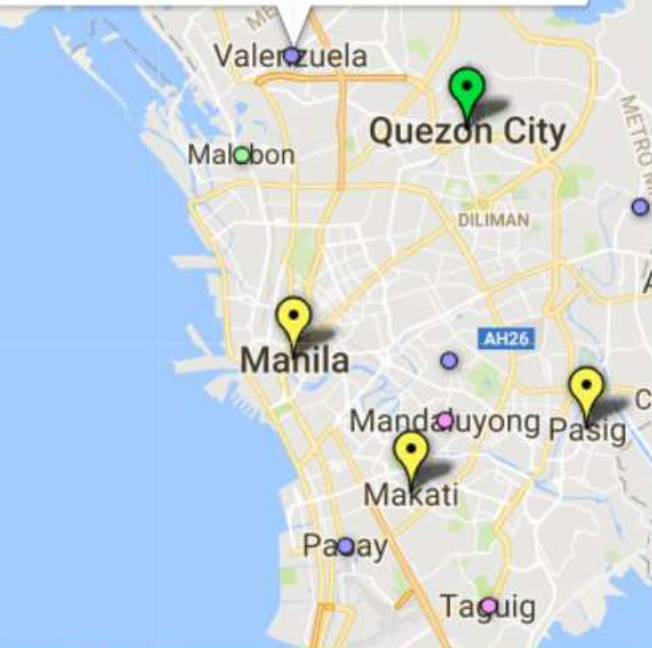


From the  
CIC data



# Geography / total outstanding / product - area

**Area:** Valenzuela City  
**Grand Total:** 15,832,067,082  
**Credit Card:** 4,617,188,749  
**Credit Card - MultiCurrency:** 1,822,263,889  
**Credit Card - Shared Limit:** 5,326,993,457  
**Mortgage/Real Estate:** 384,069,475  
**Omnibus Line:** 1,566,636,038  
**Personal Loan:** 133,241,534  
**Salary loan:** 54,347,124  
**Unsecured loan:** 36,827,778





# DPD/ product / outstanding

## CREDIT CARDS

Values			
OVERDUE_DAYS_1 ▼	Sum of Num_Contracts	Sum of Total_Outstanding	Sum of Total_Exposure
1.No DPD	3,413,785	62,143,240,004	619,927,293,532
2.1-30 DPD	311,359	11,352,256,767	35,203,936,138
3.31-60 DPD	50,690	1,831,432,299	4,613,352,790
4.61-90 DPD	23,418	1,171,978,859	1,945,962,165
5.91-180 DPD	102,650	8,761,447,934	9,136,043,464
6.181-365 DPD	164,441	13,569,650,537	8,149,352,025
<b>Grand Total</b>	<b>4,066,343</b>	<b>98,830,006,400</b>	<b>678,975,940,114</b>

## AUTO LOANS

Values			
OVERDUE_DAYS_1 ▼	Sum of Num_Contracts	Sum of Total_Outstanding	Sum of Total_Exposure
1.No DPD	162,769	90,640,711,839	122,247,286,829
2.1-30 DPD	13,135	5,889,277,721	9,638,724,530
3.31-60 DPD	4,197	2,243,919,738	3,109,726,293
4.61-90 DPD	1,986	1,116,026,242	1,522,076,249
5.91-180 DPD	3,207	1,724,032,222	2,312,552,308
6.181-365 DPD	2,222	1,222,664,678	1,664,398,802
7.12+ Month DPD	3,027	1,803,593,994	2,692,564,000
<b>Grand Total</b>	<b>190,543</b>	<b>104,640,226,434</b>	<b>143,187,300,000</b>

From the  
CIC data



100M

TOO YOUNG/OLD

36M

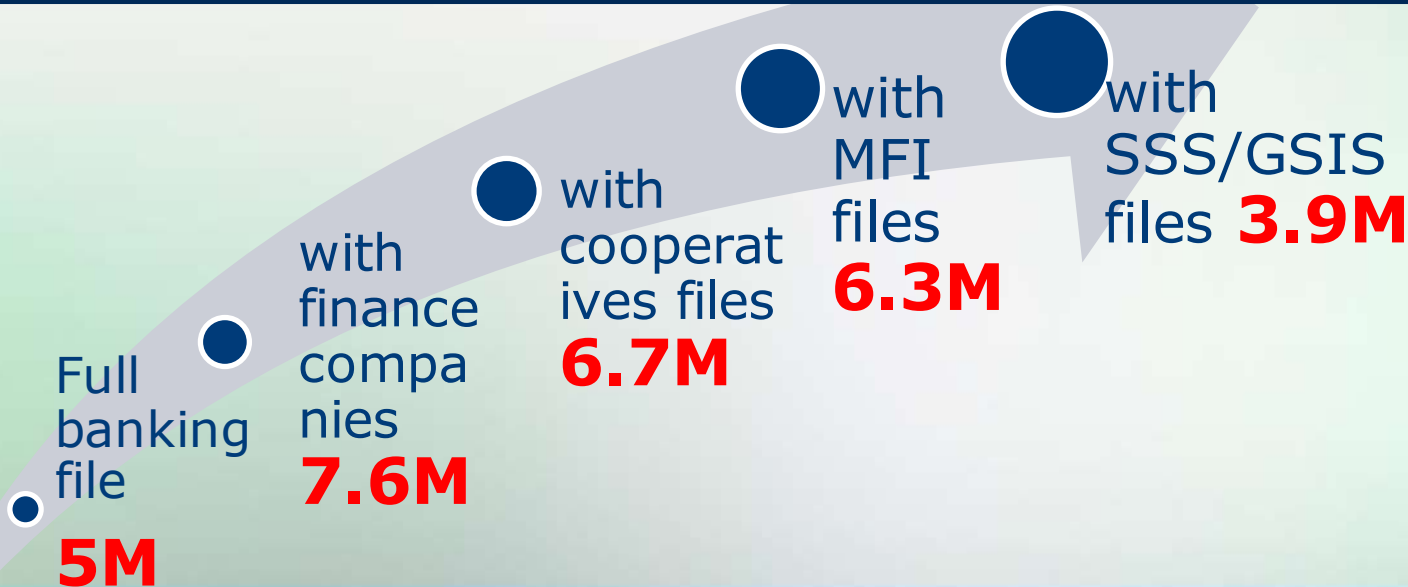
THIN FILE / NO RECORD

36M

SCORABLE / WITH CR

27M

## Population with credit records: 27M





## Breakdown of Submitting Entities: Declared By CIC as of April 2017


Entity	Total # in System	Submitted	% of Entities – submitted data base
Universal/CCards	19	19	100%
Commercial Banks	20	17	85%
Financing Companies	267	51	19.10%
Rural Banks	432	135	31.25%
Thrift Banks	59	26	44.07%
Lending Companies			
Microfinance NGO			
Cooperative		4	
<b>TOTAL</b>	<b>797</b>	<b>233</b>	


# CRIF SPRINT service with CIC data


CRIF SOLUTION HUB


Welcome,  
**Philip User**  
(CG001\BR1)


Main


Home


Application Score test

Requests Lists


Documentation


About


Services


Search Requests

Services List

Check-In

Mortgage - Sprint

Credit Card - Sprint

Personal Loan - Sprint

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Number of contracts	
Requested (RQ)	0
Refused (RF)	0
Renounced (RN)	0
Active (AC)	1
Closed or Closed in advance (CL/CA)	0

General Information	
Debt/Income	0.086
Age At Loan Termination	50
Total Outstanding (Php)	442,400
Reporting Providers Number	1
Utilization Rate (Active batch accounts only for NI and CC)	0%
Months of Books (Active accounts only)	6
Overlimit flag (only for NI)	false

Delinquency History of Worst Performing Accounts (Installment, Credit Card)	
Number Accounts 30 days past due	0
Number Accounts 60 days past due	0
Number Accounts 90+ days past due	0

Summary Data

Report Code 32665807244

Personal Loans Score

As of 03/08/2017

Total Score is

447

Score Level

MR - Medium Risk

Credit Bureau Score

As of 03/08/2017

Total Score is

442

Score Level

MR - Medium Risk

The approval advice is:


REVIEW

# CRIF SPRINT service with CIC data

CREDIT REPORT CREATED ON 08/03/2017 01:42:01 PM

User

## CREDIT REPORT

Subject Matched 

Request Date 08/03/2017 01:39:19 PM

### SUBJECT

#### Subject Data

CIC Subject Code  
Title  
First Name  
Middle Name  
Alias  
Date of Birth  
Country of Birth  
Resident  
Number of Dependents

TIN

#### Addresses Data

##### Address Type

Individual - Main  
(Residence, Permanent)  
Individual - Additional  
Address (Mailing)

#### Contact Data

Contact Type

### CONTRACT DETAILS INSTALLMENTS

Installments Detail (Active, Closed, Closed in Advance):

No.	CIC Contract Code	Contract Type	Financed Amount	Outstanding Balance	Overdue Payments Amount	Contract Start Date	Contract End Date	Provider Encrypted
1	R00369818	Vehicle Loan	442,400	442,400	-	09/27/2016	09/10/2021	TB002

#### Detail of Installment 1

CIC Contract Code: R00369818 Provider Contract No: - Role: B

Contract Type	Vehicle Loan	Financed Amount	442,400
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# Why use CRIF Sprint Solution:

- **Already submitting data to CIC**, might as well maximize the efforts and data (Mandated submission)
- **More comprehensive** – offers Auto, Mortgage, Personal Loans, and Corporate information plus additional individual credit information which further helps in credit decision making
- **More submitting entities** – includes Financing companies and Rural and other lenders not previously taken into consideration
- Fees are on a **“pay as you use”** arrangement: no use = no pay
- **Bigger scope and coverage**: Soon expanding to other industries (i.e. Insurance, Telco, etc.) – makes the scores more comprehensive + more data
- **No additional fees required**: no membership fees, set-up fee or IT additional costs required
- Access the solution **anywhere and anytime (Web-based)**



Thank you  
for your attention